



Human Resources  
Employee Benefits and Services





# 2023-24 Open Enrollment

June 1, 2023 - June 23, 2023

A blue-tinted photograph of a cyclist riding a road bike on a paved path. The cyclist is wearing a helmet and a backpack. In the background, there are rolling hills or mountains under a clear sky. Tall grasses are visible in the foreground. The text 'IMPORTANT DATES' is overlaid in a bold, yellow, sans-serif font.

# IMPORTANT DATES

# IMPORTANT DATES

JUNE							JULY							AUGUST										
S	M	T	W	Th	F	S	S	M	T	W	Th	F	S	S	M	T	W	Th	F	S				
				 1	End PP12 2	3							1			▼ Accrued Holiday EE MGR 1	2	DTA 3	H 4	5				
4	5	EE MGR 6	7	DTA H 8	9	10	2	EE 3	+Holiday 4	MGR 5	DTA 6	H 7	8	6	7	P 8	Pay Day 💰 9	10	End PP17 11	12				
11	P 12	13	Pay Day 14	15	End PP13 16	17	9	10	P 11	Pay Day 12	13	End PP15  14	15	13	14	EE MGR 15	16	DTA 17	H 18	19				
18	+Holiday 19	EE MGR 20	21	DTA H 22	 23	24	16	17	EE MGR 18	19	DTA 20	H 21	22	20	21	P 22	Pay Day 💰 23	24	End PP18 25	26				
25	P 26	27	Pay Day 28	29	End PP14 30						23	24	P 25	Pay Day 26	27	End PP16 28	 29	27	28	EE MGR 29	30	DTA 31		
2nd Quarter Ends PP13 (7–13)							30	31																

June 1, 2023 - Open Enrollment begins

June 23, 2023 - Open Enrollment ends

July 14, 2023 - Support documentation for adding dependents or opt-out/waive due

July 29, 2023 - Benefits become effective

August 9, 2023 - Election changes reflected on paycheck

August 23, 2023 - FSA elections reflected on paycheck



# OPEN ENROLLMENT EVENTS

Explore your benefit options at our in-person Benefit Expos or online OE Webinars.

- Expos will feature vendors from both County and Teamsters Local 1932 Health and Welfare Trust.
- Webinars will feature short presentations from the County, Teamsters Local 1932 Health and Welfare Trust and Health Carriers.
- **Attend an OE Webinar or Benefit Expo for a chance to win a Fitbit!**



San Bernardino County  
Human Resources  
Employee Benefits and Services

**Opportunity**  
WORKS, LIVES & PLAYS *Here*



**2023  
OPEN ENROLLMENT  
MEETING SCHEDULE**

**OPEN ENROLLMENT DATES:  
JUNE 1 – JUNE 23, 2023**

WEBINARS	THURSDAY	WEDNESDAY	WEDNESDAY	Q&A Session TUESDAY	
	06/01/23	06/07/23	06/14/23	06/20/23	
	10:00am	2:00pm	7:00pm	3:00pm	
	<a href="https://link.sbcounty.gov/4V6B7VB">LINK.SBCOUNTY.GOV/4V6B7VB</a>	<a href="https://link.sbcounty.gov/PWJNQW7">LINK.SBCOUNTY.GOV/PWJNQW7</a>	<a href="https://link.sbcounty.gov/KDRJKDG">LINK.SBCOUNTY.GOV/KDRJKDG</a>	<a href="https://link.sbcounty.gov/JVKZOLJ">LINK.SBCOUNTY.GOV/JVKZOLJ</a>	
BENEFIT EXPOS	CITY	DATE	DAY	TIME	LOCATION
	COLTON	6/2/23	F	8:00 am - 10:00 am	ARMC - MEDICAL OFFICES BUILDING (Citrus Hall) 400 N Pepper Ave
	SAN BERNARDINO	6/6/23	T	10:00 am - 1:00 pm	GOVERNMENT CENTER (Rotunda) 385 N. Arrowhead Ave.
	VICTORVILLE	6/8/23	TH	10:00 am - 1:00 pm	CFS - VICTORVILLE (Conference Room 1) 15020 Palmdale Road
	COLTON	6/12/23	M	2:30 pm - 4:30 pm	ARMC - Medical Offices Building (Ponderosa Room) 400 N. Pepper Ave.
	RANCHO CUCAMONGA	6/15/23	TH	10:00 am - 1:00 pm	Aging and Adult Services - Rancho Cucamonga (Haven Room) 9445 Fairway View Pl. Suite 105
<b>FOR MORE INFORMATION:</b>					
<i>VISIT</i> the Employee Benefits web pages					
<i>CONTACT</i> your department payroll specialist					
<i>ATTEND</i> one of the open enrollment meetings					
<i>CONTACT</i> Employee Benefits at <a href="mailto:ebds@hr.sbcounty.gov">ebds@hr.sbcounty.gov</a>					
<i>CALL</i> Employee Benefits at 909.387.5787					
				View the Employee Benefits & Services web page: <a href="https://link.sbcounty.gov/OE2023">link.sbcounty.gov/OE2023</a>	
You may attend open enrollment meetings on County paid time with supervisor's approval. For assistance, contact your department payroll specialist or Employee Benefits at <a href="mailto:ebds@hr.sbcounty.gov">ebds@hr.sbcounty.gov</a>   909.387.5787					



[link.sbcounty.gov/2023OE](https://link.sbcounty.gov/2023OE)





# **PLAN YEAR 2023-24 HIGHLIGHTS**



# PLAN YEAR 2023-24 HIGHLIGHTS



## Open Enrollment Consultations

Book a 15-minute one-on-one consultation with Kaiser Permanente or Blue Shield. To learn more about the County healthcare plans during open enrollment. Visit [link.sbcounty.gov/OE2023](https://link.sbcounty.gov/OE2023) to make your appointment today!



## Flexible Spending Account (FSA)

Don't forget your first aid kit and all the other useful items you can purchase with your Flexible Spending Account (FSA).

The maximum contribution amount increase to \$3,050, and the 2022-23 rollover amount increased to \$610.



## New Lower Premium Cost Medical Plans Available

The County is excited to introduce two new lower premium cost medical plans, offered alongside our existing plans. Employees now have the option of selecting the Blue Shield Trio HMO or the Kaiser Virtual Complete HMO. Visit the [Blue Shield](#) and [Kaiser](#) webpages for more information.



## My Health Matters!

Adventure awaits with Wellable - our new Steps to Success platform and mobile app! Also, be sure to explore the San Bernardino County Wellness App, and stop by to see the updated Roadmap to Health Checklist.

[link.sbcounty.gov/wellness](https://link.sbcounty.gov/wellness).



# FLEXIBLE SPENDING ACCOUNTS (FSA)

## Overview

- Voluntary participation
- Convenient pre-tax payroll contributions
- Elections must be made every year
- Easy to use payment options
- Pay for qualified medical expenses

## Flexible Spending Account (FSA)

**Open Enrollment**  
**June**

**Plan Year**  
**July - July**

**Maximum Election**  
**\$3,050**

**Rollover**  
**\$610**



# OUR CARRIERS

Blue Shield of California	Kaiser Permanente	Delta Dental	EyeMed
Blue Shield Access + HMO	Kaiser Choice HMO	DeltaCare USA DHMO	EyeMed Vision
Blue Shield Trio HMO	Kaiser Virtual Complete	Delta Dental DPPO	
Blue Shield Signature HMO	Kaiser Traditional HMO		
Blue Shield PPO			
Blue Shield Needles PPO			
			



# TWO NEW LOWER PREMIUM COST MEDICAL PLANS

## Blue Shield Trio HMO

**\$25 co-pay**

**Lowest bi-weekly out  
of pocket cost plan**

**Specially Designed  
Local Network**

**No deductible**

## Kaiser Virtual Complete HMO

**\$0 Virtual care**

**\$0 Preventive care  
visits**

**\$30 primary  
care/specialist visits**

**\$500 CY deductible\***

**\*\$500 for 2023 (7/29/2023 – 12/31/2023)  
\$500 for 2024 (1/1/2024 – 12/31/2024)**

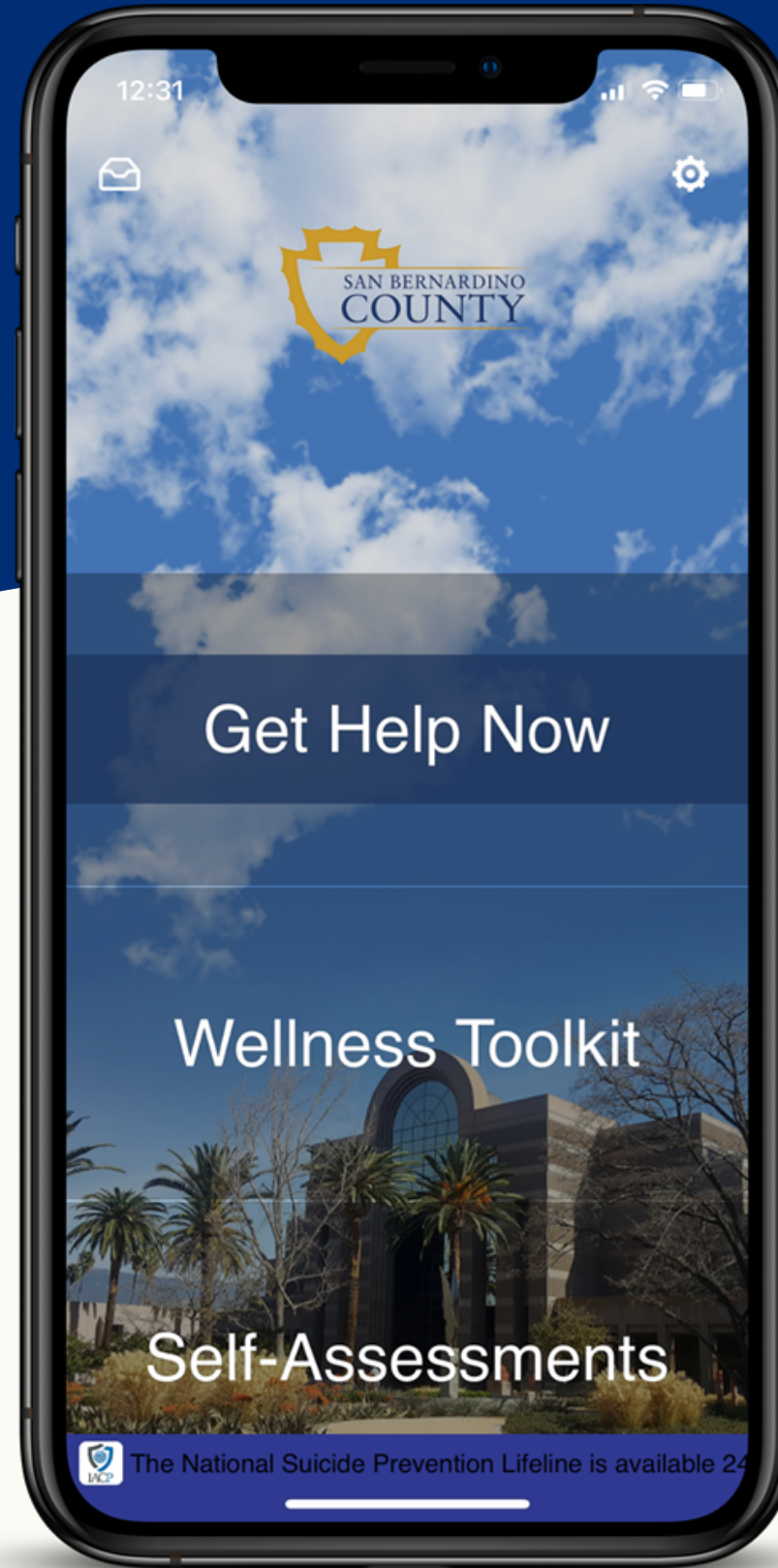


# SAN BERNARDINO COUNTY WELLNESS APP

**Username: COSB**

**Password: Wellness1**

The mobile app has been developed to provide wellness resources to all County employees, retirees, and their families with 24/7 access to critical resources and wellness tools.



- **Wellness Toolkit**
- **Self-Assessments**
- **Fitness Exercises**
- **Nutrition Advice**
- **Mindfulness and Relaxation Resources**
- **Links to County Benefit Resources**
- **And More!**



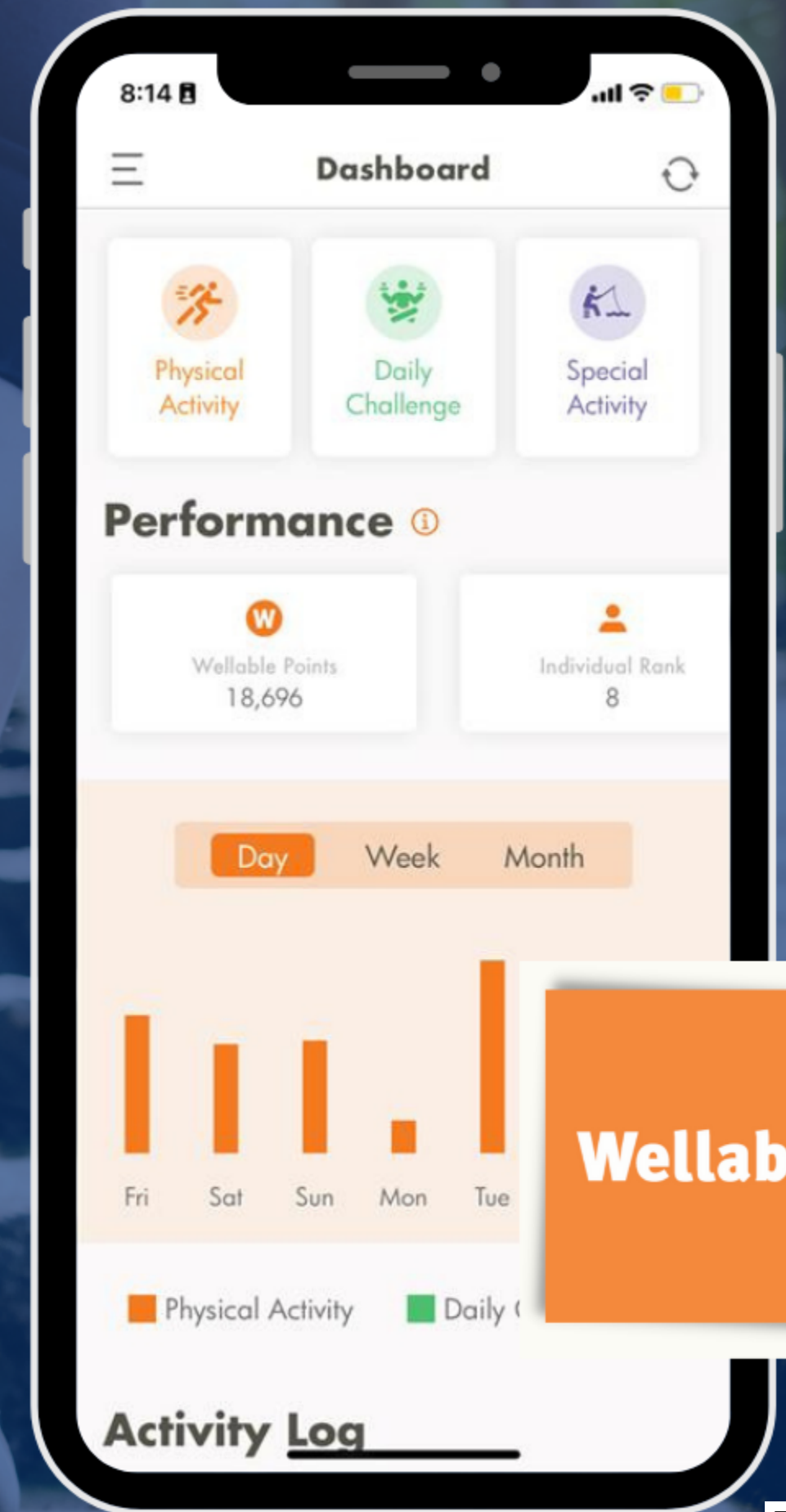
[link.sbcounty.gov/WellApp](https://link.sbcounty.gov/WellApp)



# STEPS TO SUCCESS

## Wellable is our wellness platform for the Steps to Success program

- Designed to help employees achieve health and fitness goals
- Loaded with on-demand health content and interactive features
- Track physical activity to earn rewards and incentives
- Connect to your apps and sync up to wearable devices to log progress



[app.wellable.co](http://app.wellable.co)





The background features a dark blue gradient with several overlapping, semi-transparent papers. Each paper displays a large, light blue interest rate percentage. Visible rates include 6.50%, 4.00%, 2.00%, and 5.00%. The papers are arranged in a layered, slightly offset manner, creating a sense of depth. A solid yellow horizontal bar is positioned at the bottom of the image.

# **2023-2024 NEW RATES**



# 2023-24 BI-WEEKLY PREMIUM RATE TABLE

Rates Effective July 15, 2023  
Coverage Effective July 29, 2023

Benefits Guide:  
<https://link.sbcounty.gov/BenefitGuide2023>

Rate Table:  
<https://link.sbcounty.gov/RateTable2023>

## 2023-24 BI-WEEKLY PREMIUM RATE TABLE

Rates Effective July 15, 2023 | Coverage Effective July 29, 2023

Plan	Coverage Type	2023-2024 Published Bi-Weekly Rates	2022-2023 Published Bi-Weekly Rates	Dollar Change	Percentage (%) Change
Kaiser HMO	Employee Only	\$347.92	\$322.30	\$25.62	7.95%
	Employee + 1	\$693.84	\$642.59	\$51.25	7.98%
	Employee + 2	\$980.93	\$908.42	\$72.51	7.98%
Kaiser Choice HMO	Employee Only	\$296.56	\$279.89	\$16.67	5.96%
	Employee + 1	\$591.12	\$557.77	\$33.35	5.98%
	Employee + 2	\$835.62	\$788.43	\$47.19	5.99%
Kaiser Virtual Complete HMO	Employee Only	\$272.49	\$0.00	\$272.49	N/A
	Employee + 1	\$542.97	\$0.00	\$542.97	N/A
	Employee + 2	\$767.47	\$0.00	\$767.47	N/A
Blue Shield Signature HMO	Employee Only	\$334.38	\$309.84	\$24.54	7.92%
	Employee + 1	\$666.77	\$617.72	\$49.05	7.94%
	Employee + 2	\$942.65	\$873.23	\$69.42	7.95%
Blue Shield Access+ HMO	Employee Only	\$290.45	\$269.17	\$21.28	7.91%
	Employee + 1	\$578.93	\$536.37	\$42.56	7.93%
	Employee + 2	\$818.37	\$758.13	\$60.24	7.95%
Blue Shield HMO Gold Trio	Employee Only	\$272.60	\$0.00	\$272.60	N/A
	Employee + 1	\$543.22	\$0.00	\$543.22	N/A
	Employee + 2	\$767.84	\$0.00	\$767.84	N/A
Blue Shield PPO	Employee Only	\$621.36	\$575.66	\$45.70	7.94%
	Employee + 1	\$1,264.25	\$1,171.11	\$93.14	7.95%
	Employee + 2	\$1,961.19	\$1,816.63	\$144.56	7.96%
Blue Shield Needles PPO**	Employee Only	\$701.33	\$649.74	\$51.59	7.94%
	Employee + 1	\$1,426.46	\$1,321.35	\$105.11	7.95%
	Employee + 2	\$2,209.21	\$2,046.36	\$162.85	7.96%
Blue Shield PPO Bronze Plan	Employee Only	\$179.75	\$166.64	\$13.11	7.87%
	Employee + 1	\$357.49	\$331.26	\$26.23	7.92%
	Employee + 2	\$505.01	\$467.89	\$37.12	7.93%
DeltaCare USA DHMO	Employee Only	\$9.88	\$9.88	\$0.00	-2.80%
	Employee + 1	\$15.94	\$15.94	\$0.00	-2.90%
	Employee + 2	\$20.77	\$20.77	\$0.00	-2.94%
Delta Dental PPO	Employee Only	\$22.54	\$23.19	-\$0.65	0.00%
	Employee + 1	\$41.91	\$43.16	-\$1.25	0.00%
	Employee + 2	\$71.63	\$73.80	-\$2.17	0.00%



# Employee Benefits

[Benefits Guide](#)

## What We Do

The Employee Benefits and Services Division (EBSD) provides comprehensive benefits and services to eligible employees, retirees and their dependents through strategic planning, negotiation and implementation of County benefit programs.

# MODIFIED BENEFIT OPTION

The **Modified Benefit Option (MBO)** provides full-time employees in eligible classifications (job/title) the opportunity to convert from a position with traditional benefits to a position with modified benefits.

- Based on classification and bargaining unit
- Medical, Dental, Vision, FSA, and Life Insurance elections can be done through EMACS self-service
- Only form required by an employee during Open Enrollment is the enrollment/disenrollment form







## COMBINED GIVING

Your help is needed now more than ever!  
Every donation, no matter the amount,  
is vital in helping these organizations  
continue to be able to provide  
charitable services.



[link.sbcounty.gov/CombinedGiving](https://link.sbcounty.gov/CombinedGiving)





# EMPLOYEE ASSISTANCE PROGRAM (EAP)

**EAP TOLL-FREE (800) 234-2939**

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The EAP is designed to address short-term challenges and to identify resources and referrals for emergency and long-term challenges

Professionally trained advisors are available to help with family problems, marital concerns, financial and legal matters, stress, depression, and other challenges that may be affecting your personal life. Advisors are available to help 24 hours a day, 7 days a week, 365 days a year.



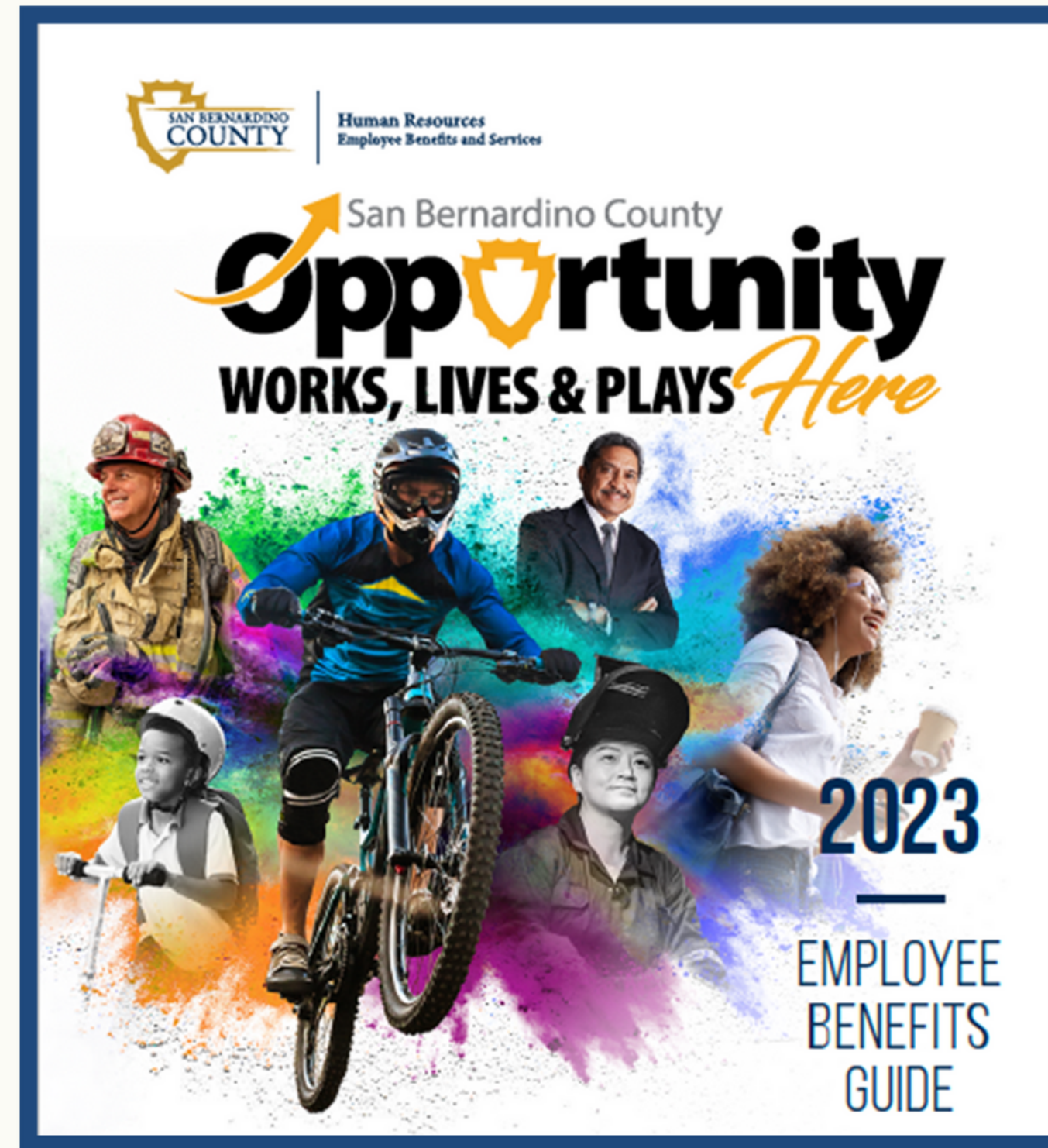
[link.sbcounty.gov/eap](http://link.sbcounty.gov/eap)





# **HOW TO REVIEW THE BENEFITS THE COUNTY OFFERS**





## Benefits Guide



[link.sbcounty.gov/2023OE](https://link.sbcounty.gov/2023OE)





# **BENEFITS BY OCCUPATIONAL UNIT (BBOU)**





Human Resources  
Employee Benefits & Services

# BBOU SAMPLE

Bargaining Units Listed Here  
MOU Contract 2019-2023

The County pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).



## MEDICAL PREMIUM SUBSIDY

Employee-Only	\$100.00
Employee +1	\$200.00
Employee +2 or more	\$300.00

## MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the County's medical plans, you will receive an extra \$40 per pay period.



## DENTAL PREMIUM SUBSIDY

\$9.46 (requires enrollment in a County medical plan)



## VISION

No Cost for Employee-Only Coverage.

Benefit rates listed for full-time employees (61-80 hours) per biweekly pay period unless otherwise noted.

## LEAVE PROVISIONS

<b>Vacation</b>	80-160 hours per year Cash-out option up to 60 hours per year if 80 hours of vacation used in previous year
<b>Sick</b>	3.39 hours per pay period
<b>Holiday</b>	14 + 1 floating per year
<b>Admin</b>	80 hours/year – MGMT ONLY 40 hours/year – SUP ONLY Cash-out option
<b>Annual</b>	40 hours/year – SUP ONLY No Cash-out (use it or lose it)
<b>Attorney</b>	40 hours/year – ATTORNEYS ONLY No Cash-out (use it or lose it)
<b>Bereavement</b>	2 days per occurrence (3 if traveling >1,000 miles)
<b>Perfect Attendance Leave (PAL)</b>	Up to 16 hours PAL or annual gym membership reimbursement up to \$299

Employees are our  
most valuable resource.

## COUNTY-PAID BENEFITS

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,540/week for up to one year

### BASIC TERM LIFE INSURANCE

\$50,000 for ADM & MGMT  
\$35,000 for SUP & TI  
\$20,000 for CLK & CLT

### RETIREMENT

SBCERA Retirement Formulas  
Reciprocity provisions may apply

Tier I	2.0% AT AGE 55 Hired PRIOR to Jan 1, 2013
Tier II	2.5% at age 67 Hired ON or AFTER Jan 1, 2013

### 457(b) Deferred Compensation

Auto-enrolled upon hire at 1% contribution of base salary. County will match half of your contribution up to 0.5% of your base salary after one year of continuous service.

### Retirement Medical Trust (RMT)

County Contribution  
(Based on continuous years of service):  
10-14 years = 1.5% of biweekly base salary  
15-19 years = 2.0% of biweekly base salary  
20+ years = 2.5% of biweekly base salary

### Sick Leave Conversion

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 10+ years of participation with SBCERA and/or other public retirement.

### MODIFIED BENEFIT OPTION (MBO)

Certain eligible job classifications have the option to elect the MBO in lieu of the traditional benefit option; refer to your [Memorandum of Understanding \(MOU\)](#) for details.

## VOLUNTARY PARTICIPATION PROGRAMS

Supplemental Term Life Insurance	Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.
AD&D Insurance	Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.
FSA	Pre-tax account for qualified health care expenses up to \$2,850 annually. "Gold" level plan enrollees are eligible for a match up to \$10 per pay period.
DCAP	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
529 Savings Plan	Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.
Combined Giving	<a href="http://link.sbcounty.gov/CombinedGiving">link.sbcounty.gov/CombinedGiving</a> Give back to the community via one-time or ongoing payroll deductions.
Commuter Services	<a href="http://link.sbcounty.gov/rideshare">link.sbcounty.gov/rideshare</a> Help the environment, reduce traffic, save money and earn rewards with your commute.
Employee Discounts	<a href="http://link.sbcounty.gov/EmployeeDiscount">link.sbcounty.gov/EmployeeDiscount</a> Save big at hundreds of national and local merchants.
Wellness Program	<a href="http://link.sbcounty.gov/wellness">link.sbcounty.gov/wellness</a> Information, resources and rewards to support your healthy lifestyle.
Employee Assistance Program (EAP)	<a href="http://link.sbcounty.gov/eap">link.sbcounty.gov/eap</a> Confidential expert support and resources available at any time, at no cost to you.



The background is a dark blue overlay on a light blue image of a desk. On the desk, there is a magnifying glass in the top right, a notepad with the words 'OPEN' and 'ENROLLMENT' on it, and several office supplies like pens, pencils, and paper clips at the bottom.

# **WHAT CAN YOU CHANGE DURING OPEN ENROLLMENT?**



# WHAT CAN YOU CHANGE DURING OE?

## Health Insurance



Medical  
Dental  
Vision

## Tax Savings Plan



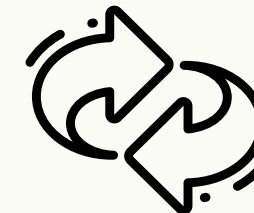
Flexible Spending  
Account (FSA)

## Life Insurance



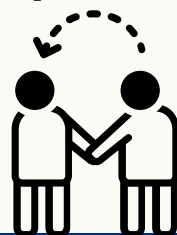
Supplemental  
AD&D

## Modified Benefit Option



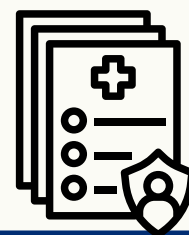
Enhanced Wage Option  
Flexibility of Choice

## Dependents



Add or Remove  
Dependents

## Opt-Out/Waive



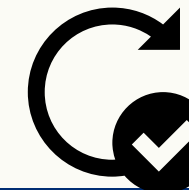
Opt-Out or Waive  
Medical and/or Dental  
coverage

## Tax Election



Elect Before or After  
Tax Deductions

## Update EMACS Info



Update EMACS  
contact info and  
beneficiaries



# **SUPPORTING DOCUMENTATION**



<https://hr.sbcounty.gov/employee-benefits/section-125>



# DEPENDENT AND OPT-OUT/WAIVE SUPPORTING DOCUMENTATION

Proof of eligibility for all newly added dependents and opt-out/waive elections must be submitted to EBSD by 5:00 pm on Friday, July 14, 2023



## Newly Enrolled Dependent(s)

Marriage certificate, domestic partnership certification, birth certificate, adoption orders



## Opt-Out Waive

Proof of spouse/domestic partner/parent's employer sponsored coverage that includes the effective date of coverage



## Disabled Dependent (OAD)

Disabled Dependent Certification and birth certificate is required for dependents who are over the age of 26 and permanently disabled





**STAY CONNECTED**



# STAY CONNECTED WITH US!

## ADD YOUR CONTACT INFO TO EMACS

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Updating your Contact Details in EMACS to add your preferred email address and phone number will allow the County to rapidly facilitate important communications to you such as:

- Pay Warrant Information
  - Benefit Updates
  - EMACS Changes
- Payroll Specialist Communications
  - Department Updates







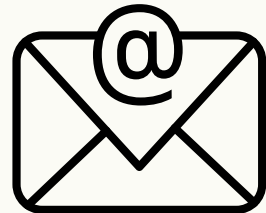
## Mailing & Physical Address

175 W. Fifth Street, First Floor  
San Bernardino, CA 92415



## Phone Number

909-387-5787



## Email Address

[ebbsd@hr.sbcounty.gov](mailto:ebbsd@hr.sbcounty.gov)



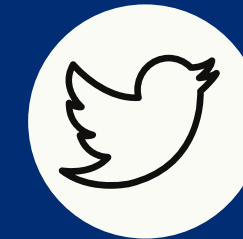
## Website

[hr.sbcounty.gov/employee-benefits/](https://hr.sbcounty.gov/employee-benefits/)

[hr.sbcounty.gov/benefits-calculator/](https://hr.sbcounty.gov/benefits-calculator/)

# CONTACT US

## CONTACT INFORMATION/RESOURCES



Twitter



Facebook



Instagram





Human Resources  
Employee Benefits and Services

**Any Questions?**



# UPCOMING PRESENTATIONS



Blue Shield Open Enrollment Presentation



Kaiser Permanente Open Enrollment Presentation



Delta Dental Open Enrollment Presentation



EyeMed Open Enrollment Presentation



Teamsters Local 1932 Health and Welfare Trust